

Information to identify the case:

Debtor 1	<u>Sanju Kim</u>	Social Security number or ITIN	xxx-xx-0569
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-30540-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sanju Kim
aka Joanna Kim

1/12/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Sanju Kim
DebtorCase No. 17-30540-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 13

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db Sanju Kim, 33 Blairstown Road, Blairstown, NJ 07825
 517113868 +Attorney General's Office, Division of Law, Richard J. Hughes Justice Complex,
 25 West Market St., PO Box 080, Trenton, NJ 08625-0080
 517113869 +Goshen Mortgage, LLC, 411 West Putnam Avenue, Greenwich, CT 06830-6261
 517113874 Kil Jin Kim, South Korea
 517113875 Sean D. Adams, Esq., Hill Wallack, LLP, 21 Roszel Road, P.O. Box 5226,
 Princeton, NJ 08543-5226
 517113876 +State of New Jersey, Department of the Treasury, PO Box 193, Trenton, NJ 08646-0193
 517113878 +Warren County Clerk's Office, 413 2nd St #1, Belvidere, NJ 07823-1528

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2018 23:40:53 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 12 2018 23:40:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517113870 +EDI: IIC9.COM Jan 12 2018 23:23:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378
 517113872 EDI: IRS.COM Jan 12 2018 23:23:00 Internal Revenue Service, Department of the Treasury,
 Cincinnati, OH 45999-0025
 517113877 +E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2018 23:40:53 United States Attorney,
 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
 517113879 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jan 12 2018 23:40:50
 Westlake Financial Svcs, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517113871* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)
 517113873* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, STOP 8420G, PO Box 145595,
 Cincinnati, OH 45250)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
 Eric R. Perkins on behalf of Debtor Sanju Kim eperkins@mdmc-law.com,
 gdelmonaco@mdmc-law.com/tcolombini@mdmc-law.com;slahr@mdmc-law.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3